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J. Walden
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PATENT

Assistant Commissioner for Patents
Washington, D.C. 20231

On June 18, 2002

TOWNSEND and TOWNSEND and CREW LLP

By: *Cindy Bennett*
Cindy Bennett

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Allen-Rouman et al.

Application No.: 09/516,209

Filed: February 29, 2000

For: ELECTRONIC PURCHASE METHOD
AND FUNDS TRANSFER SYSTEM

Art Unit: 2164

AMENDMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

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Sir:

In response to the Office Action mailed March 18, 2002, please amend the above-identified application as follows:

IN THE SPECIFICATION:

Please delete the paragraphs from page 7, line 12, through page 14, line 4. Insert the following paragraphs after line 10 of page 15:

Embodiments of the present invention are set forth in description that follows as well as advantages for some embodiments. Additional advantages of the embodiments of the invention will be realized and attained by the methods and systems particularly pointed out in the written description and claims hereof, as well as from the appended drawings. It is to be understood that the detailed description is exemplary and is intended to provide further explanation of the invention claimed.

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